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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, Charles R.

Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

August 28, 2003

Mail Stop Non-Fee Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Sir:

This is a Response to the Advisory Action, mailed August 4 2003, for the above-identified patent application.

Please amend the above application as follows: